

Schedule of benefits

If this is an ERISA plan, you may have certain rights under this plan. ERISA may not apply to a church or government group. Please contact the employer for additional information.

Prepared for:

Employer:	Apple Bank for Savings
Contract number:	MSA-0812491
Plan name:	Choice POS II High Deductible Health Plan
Schedule of benefits:	1A
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Third Party Administrative Services provided by Aetna Life Insurance Company

Schedule of benefits

This schedule of benefits (schedule) lists the **deductibles**, **copayments** or **payment percentage**, if any apply to the **covered services** you receive under the plan. You should review this schedule to become aware of these and any limits that apply to these services.

How your cost share works

- The **deductibles** and **copayments**, if any, listed in the schedule below are the amounts that you pay for **covered services**.
 - For the **covered services** under your medical plan, you will be responsible for the dollar amount
 - For pharmacy benefits where a percentage cost share acts like a **copayment**, you will be responsible for the percentage amount
- **Payment percentage** amounts, if any, listed in the schedule below are what the plan will pay for **covered services**.
- Sometimes your cost share shows a combination of your dollar amount **copayment** that you will be responsible for and the **payment percentage** that your plan will pay.
- You are responsible to pay any **deductibles**, **copayments** and remaining **payment percentage**, if they apply.
- This plan doesn't cover every health care service. You pay the full amount of any health care service you get that is not a **covered service**.
- This plan has limits for some **covered services**. For example, these could be visit, day or dollar limits. They may be:
 - Combined limits between in-network and **out-of-network providers**
 - Separate limits for in-network and **out-of-network providers**
 - Based on a rolling, 12-month period starting with the date of your most recent visit under this planSee the schedule for more information about limits.
- Your cost share may vary if the **covered service** is preventive or not. Ask your **physician** or contact us if you have a question about what your cost share will be.

For examples of how cost share and **deductible** work, go to the *Using your Aetna benefits* section under Individuals & Families at <https://www.aetna.com/>

Important note:

Covered services are subject to the **deductible**, maximum out-of-pocket, limits, **copayment** or **payment percentage** unless otherwise stated in this schedule. The *Surprise bill* section in the booklet explains your protections from a surprise bill.

How your deductible works

The **deductible** is the amount you pay for **covered services** each year before the plan starts to pay. This is in addition to any **copayment** or **payment percentage** you pay when you get **covered services** from an in-network, **out-of-network provider**.

This schedule shows the **deductible** amounts that apply to your plan. Once you have met your **deductible**, we will start sharing the cost when you get **covered services**. You will continue to pay **copayments** or **payment percentage**, if any, for **covered services** after you meet your **deductible**.

How your PCP or physician office visit cost share works

You will pay the **PCP** cost share when you get **covered services** from any **PCP**.

How your maximum out-of-pocket works

This schedule shows the **maximum out-of-pocket limits** that apply to your plan. Once you reach your **maximum out-of-pocket limit**, your plan will pay for **covered services** for the remainder of that year.

Contact us

We are here to answer questions. See the *Contact us* section in your booklet.

This schedule replaces any schedule of benefits previously in use. Keep it with your booklet.

Plan features

Precertification covered services reduction

This only applies to out-of-network **covered services**:

Your booklet contains a complete description of the **precertification** process. You will find details in the *How your plan works – Medical necessity and precertification requirements* section.

If **precertification** for **covered services** isn't completed, when required, it results in the following benefit reduction:

- A \$400 benefit reduction applied separately to each type of **covered service**

You may have to pay an additional portion of the **recognized charge** because you didn't get **precertification**. This portion is not a **covered service** and doesn't apply to your **deductible** or **maximum out-of-pocket limit**, if you have one.

Deductible

You have to meet your **deductible** before this plan pays for benefits.

Deductible type	In-network	Out-of-network
Individual	\$2,000 per year	\$4,000 per year
Family	\$4,000 per year	\$8,000 per year

Deductible waiver provisions for preventive prescription drugs

No **deductible** will apply to preventive covered **prescription** drug expenses:

Preventive:

Preventive drugs as defined in guidance issued by the U.S. Department of the Treasury and Internal Revenue Service (IRS) for Health Savings Accounts (HSAs) and qualified High Deductible Health Plans (HDHPs). This list will be reviewed periodically and is subject to change as federal guidelines change.

Maximum out-of-pocket limit

Includes the **deductible**.

Maximum out-of-pocket type	In-network	Out-of-network
Individual	\$3,000 per year	\$10,000 per year
Family	\$6,000 per year	\$20,000 per year

General coverage provisions

This section explains the **deductible**, **maximum out-of-pocket limit** and limitations listed in this schedule.

Deductible provisions

Covered services that are subject to the **deductible** include those provided under the medical plan and the **prescription** drug plan.

Covered services apply to the in-network and out-of-network **deductibles**.

The **deductible** may not apply to some **covered services**. You still pay the **copayment** or **payment percentage**, if any, for these **covered services**.

Individual deductible

You pay for **covered services** each year before the plan begins to pay. After the amount paid for **covered services** reaches this individual **deductible**, this plan starts to pay for **covered services** for the rest of the year. The individual **deductible** applies to a person who is enrolled for self-only coverage with no dependent coverage.

Family deductible

You and your covered dependents pay for **covered services** each year before the plan begins to pay. After the amount paid for **covered services** reaches this family **deductible**, this plan starts to pay for **covered services** for the rest of the year. The family **deductible** applies to a person enrolled with one or more dependents.

Copayment

This is the dollar amount you pay for **covered services**. In most plans, you pay this after you meet your **deductible** limit. In **prescription** drug plans, it is the amount you pay for covered drugs.

Payment Percentage

This is the percentage of the bill you pay after you meet your **deductible** when one applies.

Maximum out-of-pocket limit

The **maximum out-of-pocket limit** is the most you will pay per year in **copayments**, **payment percentage** and **deductible**, if any, for **covered services**. **Covered services** that are subject to the **maximum out-of-pocket limit** include those provided under the medical plan and the outpatient **prescription** drug plan.

Covered services apply to the in-network and out-of-network **maximum out-of-pocket limit**.

Individual maximum out-of-pocket limit

After the amount of the cost share and **deductible** paid during the year for **covered services** meets the individual **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for you for the remainder of the year.

Family maximum out-of-pocket limit

After the amount of the cost share and **deductible** paid during the year for **covered services** meets this family **maximum out-of-pocket limit**, this plan will pay 100% of the eligible charge for **covered services** that would apply toward the limit for the rest of the year.

For the purposes of the **maximum out-of-pocket limit** provision:

- The individual **maximum out-of-pocket limit** applies to a person enrolled for self-only coverage with no dependent coverage
- The family **maximum out-of-pocket limit** applies to a person enrolled with one or more dependents

If the **maximum out-of-pocket limit** does not apply to a **covered service**, your cost share for that service will not count toward satisfying the **maximum out-of-pocket limit** amount.

Certain costs that you have do not apply toward the **maximum out-of-pocket limit**. These include:

- All costs for non-**covered services** which are identified in the booklet and the schedule
- Charges, expenses or costs in excess of the **recognized charge**

Limit provisions

Covered services will apply to the in-network and out-of-network limits.

Your financial responsibility and decisions regarding benefits

We base your financial responsibility for the cost of **covered services** on when the service or supply is provided, not when payment is made. Benefits will be pro-rated to account for treatment or portions of **stays** that occur in more than one year. Decisions regarding when benefits are covered are subject to the terms and conditions of the booklet.

Prescription drug – outpatient deductible provisions

Covered services that are subject to the **deductible** include **covered services** provided under the medical plan and the **prescription** drug plan.

The **deductible** may not apply to certain **covered services**. You still pay the **copayment** or **payment percentage**, if any, for these **covered services**.

Prescription drug – outpatient maximum out-of-pocket limit provisions

Covered services that are subject to the **maximum out-of-pocket limit** include **covered services** provided under the medical plan and the **prescription** drug plan.

The **maximum out-of-pocket limit** is the most you will pay per year in **copayments**, **payment percentage** and **deductible**, if any, for **covered services**. This plan may have an individual and family **maximum out-of-pocket limit**.

Covered services

Abortion

Description	In-network	Out-of-network
Abortion	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Acupuncture

Description	In-network	Out-of-network
Acupuncture	90% per visit after deductible	70% per visit after deductible
Visit limit per year	10	10

Ambulance services

Description	In-network	Out-of-network
Emergency services	90% per trip after deductible	Paid same as in-network
Non-emergency services ground, air, or water ambulance	Not covered	Not covered

Applied behavior analysis

Description	In-network	Out-of-network
Applied behavior analysis	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Autism spectrum disorder

Description	In-network	Out-of-network
Diagnosis and testing	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Treatment	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Occupational (OT), physical (PT) and speech (ST) therapy for autism spectrum disorder	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Behavioral health

Mental health treatment

Coverage provided is the same as for any other illness

Description	In-network	Out-of-network
Inpatient services- room and board including residential treatment facility	90% per admission after deductible	70% per admission after deductible
Other inpatient services and supplies Other residential treatment facility services and supplies	90% per admission after deductible	70% per admission after deductible

Description	In-network	Out-of-network
Outpatient office visit to a physician or behavioral health provider	90% per visit after deductible	70% per visit after deductible
Physician or behavioral health provider telemedicine consultation	90% per visit after deductible	70% per visit after deductible
Outpatient mental health disorders telemedicine cognitive therapy consultations by a physician or behavioral health provider	Covered based on type of service and provider from which it is received	Covered based on type of service and provider from which it is received

Description	In-network	Out-of-network
<p>Other outpatient services including:</p> <ul style="list-style-type: none"> • Behavioral health services in the home • Partial hospitalization treatment • Intensive outpatient program <p>The cost share doesn't apply to in-network peer counseling support services after you meet your deductible</p>	90% per visit after deductible	70% per visit after deductible

Description	In-network	Out-of-network
<p>Telemedicine provider mental health disorders consultation</p>	Covered based on type of service and provider from which it is received	Not covered
<p>Telemedicine cognitive therapy mental health disorders consultation by a telemedicine provider</p>	Covered based on type of service and provider from which it is received	Not covered

Substance related disorders treatment

Includes **detoxification**, rehabilitation and **residential treatment facility**

Coverage provided is the same as for any other illness

Description	In-network	Out-of-network
Inpatient services-room and board during a hospital stay	90% per admission after deductible	70% per admission after deductible
Other inpatient services and supplies during a hospital stay	90% per admission after deductible	70% per admission after deductible

Description	In-network	Out-of-network
Outpatient office visit to a physician or behavioral health provider	90% per visit after deductible	70% per visit after deductible
Physician or behavioral health provider telemedicine consultation	90% per visit after deductible	70% per visit after deductible
Outpatient telemedicine cognitive therapy consultations by a physician or behavioral health provider	Covered based on type of service and provider from which it is received	Covered based on type of service and provider from which it is received

Description	In-network	Out-of-network
Other outpatient services including: <ul style="list-style-type: none"> Behavioral health services in the home Partial hospitalization treatment Intensive outpatient program <p>The cost share doesn't apply to in-network peer counseling support services after you meet your deductible</p>	90% per visit after deductible	70% per visit after deductible

Description	In-network	Out-of-network
Telemedicine provider substance related disorders consultation	Covered based on type of service and provider from which it is received	Not covered
Telemedicine cognitive therapy substance related disorders consultation by a telemedicine provider	Covered based on type of service and provider from which it is received	Not covered

Clinical trials

Description	In-network	Out-of-network
Experimental or investigational therapies	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Routine patient costs	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Diabetic services, supplies, equipment, and self-care programs

Description	In-network	Out-of-network
Diabetic services	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Diabetic supplies	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Diabetic equipment	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Diabetic self-care programs	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Durable medical equipment (DME)

Description	In-network	Out-of-network
DME	90% per item after deductible	70% per item after deductible

Emergency services

Description	In-network	Out-of-network
Emergency room	90% per visit after deductible	Paid same as in-network
Non-emergency care in a hospital emergency room	70% per visit after deductible	70% per visit after deductible

Emergency services important note: Out-of-network providers do not have a contract with us. However, for out of network emergencies the federal No Surprises Act applies. If the **provider** bills you for an amount above your cost share, you are not responsible for payment of that amount. You should send the bill to the address on your ID card and we will resolve any payment issue with the **provider**. Make sure the member ID is on the bill. If you are admitted to the **hospital** for an inpatient **stay** right after you visit the emergency room, you will not pay your emergency room cost share if you have one. You will pay the inpatient **hospital** cost share, if any.

Habilitation therapy services

Outpatient physical (PT), occupational (OT) therapies

Description	In-network	Out-of-network
PT, OT therapies	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Outpatient speech therapy (ST)

Description	In-network	Out-of-network
ST therapy	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Home health care

A visit is a period of 4 hours or less

Description	In-network	Out-of-network
Home health care	90% per visit after deductible	70% per visit after deductible

Visit limit per year	360	360
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Home health care important note:

Intermittent visits are periodic and recurring visits that skilled nurses make to ensure your proper care. The intermittent requirement may be waived to allow for coverage for up to 12 hours with a daily maximum of 3 visits.

Hospice care

Description	In-network	Out-of-network
Inpatient services - room and board	90% after deductible	70% after deductible

Other inpatient services and supplies	90% per admission after deductible	70% after deductible
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Description	In-network	Out-of-network
Outpatient services	90% per visit after deductible	70% per visit after deductible

Limit per lifetime	unlimited	unlimited
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Hospice important note:

This includes part-time or infrequent nursing care by an R.N. or L.P.N. to care for you up to 8 hours a day. It also includes part-time or infrequent home health aide services to care for you up to 8 hours a day.

Hospital care

Description	In-network	Out-of-network
Inpatient services – room and board	90% after deductible	70% after deductible

Description	In-network	Out-of-network
Other inpatient services and supplies	90% per admission after deductible	70% after deductible

Infertility services

Basic infertility

Description	In-network	Out-of-network
Treatment of basic infertility	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Advanced reproductive technology (ART)

Description	In-network	Out-of-network
Outpatient services performed at ART specialist office	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Services performed at hospital outpatient department	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Services performed at a facility other than a hospital outpatient department	Covered based on type of service and where it is received	Covered based on type of service and where it is received
Fertility preservation	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Limits

Description	In-network	Out-of-network
Maximum number of ovulation induction cycles per lifetime while on medications to stimulate the ovaries	6	6
Maximum ART limit per lifetime	\$10,000 Combined for in-network and out-of- network benefits	\$10,000 Combined for in-network and out-of- network benefits

Maternity and related newborn care

Includes complications

Description	In-network	Out-of-network
Inpatient services – room and board	90% per admission after deductible	70% per admission after deductible
Other inpatient services and supplies	90% per admission after deductible	70% per admission after deductible
Services performed in physician or specialist office or a facility	90% per visit after deductible	70% per visit after deductible
Other services and supplies	90% per visit after deductible	70% per visit after deductible

Maternity and related newborn care important note:

Any cost share collected applies only to the delivery and postpartum care services provided by an OB, GYN or OB/GYN. Review the *Maternity* section of the booklet. It will give you more information about coverage for maternity care under this plan.

Obesity surgery

Description	In-network	Out-of-network
Inpatient services – room and board	90% per admission after deductible	70% per admission after deductible
Other inpatient services and supplies	90% per admission after deductible	70% per admission after deductible

Description	In-network	Out-of-network
Outpatient services	90% per visit after deductible	70% per visit after deductible

Oral and maxillofacial treatment (mouth, jaws and teeth)

Description	In-network	Out-of-network
Treatment of mouth, jaws and teeth	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Outpatient surgery

Description	In-network	Out-of-network
At hospital outpatient department	90% per visit after deductible	70% per visit after deductible
At facility that is not a hospital	90% per visit after deductible	70% per visit after deductible
At the physician office	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Physician and specialist services

Physician services-general or family practitioner

Including surgical services

Description	In-network	Out-of-network
Physician office hours (not-surgical, not preventive)	90% per visit after deductible	70% per visit after deductible
Physician surgical services	90% per visit after deductible	70% per visit after deductible

Description	In-network	Out-of-network
Physician visit during inpatient stay	90% per visit after deductible	70% per visit after deductible

Description	In-network	Out-of-network
Physician telemedicine consultation	90% per visit after deductible	70% per visit after deductible

Description	In-network	Out-of-network
Telemedicine provider consultation	Covered based on type of service and provider from which it is received	Not covered
Basic medical services		

Specialist

Description	In-network	Out-of-network
Specialist office hours (not-surgical, not preventive)	90% per visit after deductible	70% per visit after deductible
Specialist surgical services	90% per visit after deductible	70% per visit after deductible

Description	In-network	Out-of-network
Specialist telemedicine consultation	90% per visit after deductible	70% per visit after deductible

All other services not shown above

Description	In-network	Out-of-network
All other services	90% per visit after deductible	70% per visit after deductible

Prescription drugs - outpatient

Generic prescription drugs

Description	In-network	Out-of-network
30 day supply at a retail pharmacy	\$5 after deductible	Not covered
90 day supply at a mail order pharmacy , a designated network pharmacy, or a CVS pharmacy	\$10 after deductible	Not covered

Preferred brand-name prescription drugs

Description	In-network	Out-of-network
30 day supply at a retail pharmacy	\$30 after deductible	Not covered
90 day supply at a mail order pharmacy , a designated network pharmacy, or a CVS pharmacy	\$60 after deductible	Not covered

Non-preferred brand-name prescription drugs

Description	In-network	Out-of-network
30 day supply at a retail pharmacy	\$60 after deductible	Not covered
90 day supply at a mail order pharmacy , a designated network pharmacy, or a CVS pharmacy	\$120 after deductible	Not covered

Specialty prescription drugs

Description	In-network	Out-of-network
30 day supply at a specialty pharmacy	20% after deductible	Not covered

Contraceptives (birth control)

Brand-name prescription drugs and devices are covered at 100% when a generic is not available

Description	In-network	Out-of-network
30 day supply or 12 month supply of generic and OTC drugs and devices	\$0, no deductible applies	Not covered
30 day supply or 12 month supply of brand-name prescription drugs and devices	Paid based on the tier of drug in the schedule	Not covered

Infertility drugs

Description	In-network	Out-of-network
Infertility drugs	Paid based on the tier of drug in the schedule	Not covered

Weight loss drugs

Description	In-network	Out-of-network
30 day supply at a retail pharmacy	Paid based on the tier of drug in the schedule	Not covered
90 day supply at a mail order pharmacy	Paid based on the tier of drug in the schedule	Not covered

Preventive care drugs and supplements

Description	In-network	Out-of-network
Preventive care drugs and supplements	\$0, no deductible applies	Not covered
Limits	<p>Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF)</p> <p>For a current list of covered preventive care drugs and supplements or more information, see the <i>Contact us</i> section</p>	Not covered

Risk reducing breast cancer prescription drugs

Description	In-network	Out-of-network
Risk reducing breast cancer prescription drugs	\$0, no deductible applies	Not covered
Limits	<p>Subject to any sex, age, medical condition, family history and frequency guidelines as recommended by the U.S. Preventive Services Task Force (USPSTF)</p> <p>For a current list of risk reducing breast cancer drugs or more information, see the <i>Contact us</i> section</p>	Not covered

Tobacco cessation prescription and OTC drugs

Description	In-network	Out-of-network
Tobacco cessation prescription and OTC drugs	<p>\$0, no deductible applies</p> <p>for the first two 90-day treatment programs.</p> <p>Additional treatment programs will be paid based on the tier of drug in the schedule.</p>	Not covered
Limits	<p>Subject to any sex, age, medical condition, family history and frequency guidelines in the recommendations of the USPSTF.</p> <p>For a current list of covered tobacco cessation drugs or more information, see the <i>Contact us</i> section. See the <i>Other services</i> section of this schedule for more information.</p>	Not covered

Prescription drug important note:

If you or your **provider** requests a covered **brand-name prescription drug** when a covered **generic prescription drug** equivalent is available, you will be responsible for the cost share that applies to the brand-name drug plus the cost difference between the generic drug and the brand-name drug.

Preventive care

Description	In-network	Out-of-network
Preventive care services	100% per visit, no deductible applies	70% per visit after deductible
Breast feeding counseling and support	100% per visit, no deductible applies	70% per visit after deductible
Breast feeding counseling and support limit	6 visits in a group or individual setting Visits that exceed this limit are covered the same as physician or specialist office visits	6 visits in a group or individual setting Visits that exceed this limit are covered the same as physician or specialist office visits
Breast pump, accessories and supplies	\$0 per item	\$0 per item
Breast pump, accessories and supplies limit	Electric pump: 1 every 12 months Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump	Electric pump: 1 every 12 months Manual pump: 1 per pregnancy Pump supplies and accessories: 1 purchase per pregnancy if not eligible to purchase a new pump
Breast pump waiting period	Electric pump: 12 months to replace an existing electric pump	Electric pump: 12 months to replace an existing electric pump
Counseling for alcohol or drug misuse	100% per visit, no deductible applies	70% per visit after deductible
Counseling for alcohol or drug misuse visit limit	5 visits/12 months	5 visits/12 months
Counseling for genetic risk for breast and ovarian cancer	100% per visit, no deductible applies	70% per visit after deductible

Counseling for obesity, healthy diet	100% per visit, no deductible applies	70% per visit after deductible
Counseling for obesity, healthy diet visit limit	Age 22 and older: 26 visits per 12 months, of which up to 10 visits may be used for healthy diet counseling.	Age 22 and older: 26 visits per 12 months, of which up to 10 visits may be used for healthy diet counseling.
Counseling for sexually transmitted infection	100% per visit, no deductible applies	70% per visit after deductible
Counseling for sexually transmitted infection visit limit	2 visits/12 months	2 visits/12 months
Counseling for tobacco cessation	100% per visit, no deductible applies	70% per visit after deductible
Counseling for tobacco cessation visit limit	8 visits/12 months	8 visits/12 months
Family planning services (female contraception counseling)	100% per visit, no deductible applies	70% per visit after deductible
Family planning services (female contraception counseling) limit	Contraceptive counseling limited to 2 visits/12 months in a group or individual setting Visits that exceed this limit are covered the same as physician or specialist office visits	Contraceptive counseling limited to 2 visits/12 months in a group or individual setting Visits that exceed this limit are covered the same as physician or specialist office visits
Immunizations	100%, no deductible applies	70% after deductible
Immunizations limit	Subject to any age limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician	Subject to any age limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician
Routine cancer screenings	100% per visit, no deductible applies	70% per visit after deductible
Routine cancer screening limits	Subject to any age, family history and frequency guidelines as set forth in the most current: Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF The comprehensive guidelines supported by the Health Resources and Services Administration For more information contact your physician or see the <i>Contact us</i> section	Subject to any age, family history and frequency guidelines as set forth in the most current: Evidence-based items that have a rating of A or B in the current recommendations of the USPSTF The comprehensive guidelines supported by the Health Resources and Services Administration For more information contact your physician or see the <i>Contact us</i> section

Routine lung cancer screening limit	1 screening every 12 months Screenings that exceed this limit are covered as outpatient diagnostic testing	1 screening every 12 months Screenings that exceed this limit are covered as outpatient diagnostic testing
Routine physical exam	100% per visit, no deductible applies	70% per visit after deductible
Routine physical exam limits	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration for children and adolescents Limited to 7 exams from age 0-1 year; 3 exams every 12 months age 1-2; 3 exams every 12 months age 2-3; and 1 exam per year after that age, up to age 22; 1 exam per year after age 22 High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1 every 36 months	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the American Academy of Pediatrics/Bright Futures/Health Resources and Services Administration for children and adolescents Limited to 7 exams from age 0-1 year; 3 exams every 12 months age 1-2; 3 exams every 12 months age 2-3; and 1 exam per year after that age, up to age 22; 1 exam per year after age 22 High risk Human Papillomavirus (HPV) DNA testing for woman age 30 and older limited to 1 every 36 months
Well woman GYN exam	100% per visit, no deductible applies	70% per visit after deductible
Well woman GYN exam limit	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration	Subject to any age and visit limits provided for in the comprehensive guidelines supported by the Health Resources and Services Administration

Prosthetic devices

Description	In-network	Out-of-network
Prosthetic devices	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Reconstructive surgery and supplies

Including breast surgery

Description	In-network	Out-of-network
Surgery and supplies	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Short-term rehabilitation services

A visit is equal to no more than 1 hour of therapy.

Cardiac rehabilitation

Description	In-network	Out-of-network
Cardiac rehabilitation	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Pulmonary rehabilitation

Description	In-network	Out-of-network
Pulmonary rehabilitation	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Cognitive rehabilitation

Description	In-network	Out-of-network
Cognitive rehabilitation	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Physical, occupational, speech therapies and spinal manipulation

Description	In-network	Out-of-network
	90% per visit after deductible	70% per visit after deductible

Physical, occupational, speech therapies and spinal manipulation

Description	In-network	Out-of-network
Visit limit per year	100	100
Physical, occupational, speech therapies and spinal manipulation combined In-network and out-of-network combined		

Skilled nursing facility

Description	In-network	Out-of-network
Inpatient services - room and board	90% per admission after deductible	70% per admission after deductible
Other inpatient services and supplies	90% per admission after deductible	70% per admission after deductible

Day limit per year	60	60
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Tests, images and labs – outpatient

Diagnostic complex imaging services

Description	In-network	Out-of-network
	90% per visit after deductible	70% per visit after deductible

Diagnostic lab work

Description	In-network	Out-of-network
	90% per visit after deductible	70% per visit after deductible

Diagnostic x-ray and other radiological services

Description	In-network	Out-of-network
	90% per visit after deductible	70% per visit after deductible

Therapies

Chemotherapy

Description	In-network	Out-of-network
Chemotherapy services	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Gene-based, cellular and other innovative therapies (GCIT)

Description	In-network (GCIT-designated facility/provider)	Out-of-network (Including providers who are otherwise part of Aetna's network but are not GCIT-designated facilities/ providers)
Services and supplies	Covered based on type of service and where it is received	Not covered
Gene therapy products, prescription drugs	90% after deductible	Not covered

Infusion therapy

Outpatient services

Description	In-network	Out-of-network
In physician office	90% per visit after deductible	70% per visit after deductible
At an infusion location	Covered based on type of service and where it is received	Covered based on type of service and where it is received
In the home	90% per visit after deductible	70% per visit after deductible
At hospital outpatient department	90% per visit after deductible	70% per visit after deductible
At facility that is not a hospital	90% per visit after deductible	70% per visit after deductible

Radiation therapy

Description	In-network	Out-of-network
Radiation therapy	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Respiratory therapy

Description	In-network	Out-of-network
Respiratory therapy	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Transplant services

Description	In-network (IOE facility)	Out-of-network (Includes providers who are otherwise part of Aetna's network but are non-IOE providers)
Inpatient services and supplies	90% per transplant after deductible	70% per transplant after deductible
Physician services	Covered based on type of service and where it is received	Covered based on type of service and where it is received

Urgent care services

At a freestanding facility or **provider** that is not a **hospital**

A separate urgent care cost share will apply for each visit to an urgent care facility or **provider**

Description	In-network	Out-of-network
Urgent care facility	90% per visit after deductible	70% per visit after deductible
Non-urgent use of an urgent care facility or provider	70% per visit after deductible	70% per visit after deductible

Walk-in clinic

Not all preventive care services are available at a **walk-in clinic**. All services are available from a network **physician**.

Description	Designated network	Non-designated network	Out-of-network
Non-emergency services	100% per visit after deductible	90% per visit after deductible	70% per visit after deductible
Preventive care immunizations	100% per visit, no deductible applies	100% per visit, no deductible applies	70% per visit after deductible
Preventive care immunization limits	Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician	Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician	Subject to any age and frequency limits provided for in the comprehensive guidelines supported by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention For details, contact your physician
Preventive screening and counseling services	100% per visit, no deductible applies	100% per visit, no deductible applies	70% per visit after deductible
Preventive screening and counseling limits	See the <i>Preventive care</i> section of the schedule	See the <i>Preventive care</i> section of the schedule	See the <i>Preventive care</i> section of the schedule

Important note:

Key terms

Designated network provider

A **network provider** listed in the directory under *Best results for your plan* as a **provider** for your plan.

Non-designated network provider

A **provider** listed in the directory under the *All other results* tab as a **provider** for your plan.

See the *Contact us* section if you have questions.

You will pay less cost share when you use a designated network **walk-in clinic provider**. Non-designated network **walk-in clinic providers** are available to you, but the cost share will be at a higher level when these **providers** are used.